

Information to identify the case:

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|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Jennifer A Hochman</u> | Social Security number or ITIN | xxx-xx-2863 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 15-13281-MBK | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer A Hochman

12/9/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Jennifer A Hochman
DebtorCase No. 15-13281-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 31

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db +Jennifer A Hochman, 1302 Ravens Crest Dr, Plainsboro, NJ 08536-2478
cr +Ravens Crest East at Princeton Meadows, Cutolo Mandel LLC, 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635

515348514 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: AHFC, 201 Little Falls Drive, Wilmington, DE 19808)

515348520 +Cutolo Mandel LLC, ATTN:Joseph A. Kutschmann III, 151 Highway 33 East, Suite 204, Englishtown, NJ 07726-8635

515348521 +Daniel M. Murphy, Esq., 116 Village Boulevard, Suite 200, Princeton, NJ 08540-5700

515348524 +Kristina G. Murtha, Esq., Sentry ffile Plaza, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

515348525 +Lyons, Doughty and Veldhuis, PC, 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269

515348526 +Mohela/Dept of Education, 633 Spirit Drive, Chesterfield, MO 63005-1243

515348527 +NJ Housing & Mtg. Finance Agency, 637 South Clinton Avenue, Trenton, NJ 08611-1811

515438355 +New Jersey Housing & Mortgage Finance Agency, Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430

515348528 +Ravens Crest East Condominium Assn, 46-50 Throckmorton Street, Freehold, NJ 07728-1973

515348530 Teachers' Pension and Annuity Fund, Division of Pension and Benefits, PO Box 295, Trenton, NJ 08625-0295

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 10 2019 00:01:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 10 2019 00:01:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

515392966 EDI: HNDA.COM Dec 10 2019 04:23:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088

515348515 +EDI: TSYS2.COM Dec 10 2019 04:23:00 Barclays Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014

515348516 EDI: CAPITALONE.COM Dec 10 2019 04:23:00 Capital One, PO Box 85520, Richmond, VA 23285

515500377 EDI: BL-BECKET.COM Dec 10 2019 04:23:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

515404161 +E-mail/Text: bankruptcy@cavps.com Dec 10 2019 00:01:33 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

515348517 +E-mail/Text: kzoepfel@credit-control.com Dec 10 2019 00:01:12 Central Loan Admin, 425 Phillips Boulevard, Trenton, NJ 08618-1430

515348518 +EDI: CITICORP.COM Dec 10 2019 04:23:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241

515348519 +EDI: WFNNB.COM Dec 10 2019 04:23:00 Comenity Bank, PO Box 182273, Columbus, OH 43218-2273

515363603 EDI: DISCOVER.COM Dec 10 2019 04:23:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

515348522 +EDI: DISCOVER.COM Dec 10 2019 04:23:00 Discover Fin Svcs Llc, PO Box 15316, Wilmington, DE 19850-5316

515348523 +E-mail/Text: bncnotices@becket-lee.com Dec 10 2019 00:00:16 Kohls/Capone, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096

515476814 EDI: Q3G.COM Dec 10 2019 04:23:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

515570646 +E-mail/Text: bncmail@w-legal.com Dec 10 2019 00:01:18 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

515348529 +EDI: WTRRN BANK.COM Dec 10 2019 04:23:00 TD Bank USA, NA, PO Box 673, Minneapolis, MN 55440-0673

515348531 +EDI: WFFC.COM Dec 10 2019 04:23:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517

515556100 +EDI: WFFC.COM Dec 10 2019 04:23:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001

515494407 EDI: ECAST.COM Dec 10 2019 04:23:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515494409* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 31

Date Rcvd: Dec 09, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Hubert C. Cutolo on behalf of Creditor Ravens Crest East at Princeton Meadows
hcutolo@cutololaw.com
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael Leonard Detzky on behalf of Debtor Jennifer A Hochman mldetzky@hotmail.com,
r40042@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
rsolarz@kmlawgroup.com

TOTAL: 7